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09/292,887	04/16/99	2761	\$890.00	286052-002	6	20	2

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Applicant(s) WARREN S. WILCOX, WILLOW GROVE, PA; EDMOND I. EGER,
WAYNE, PA.

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TITLE

SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT CARD INCENTIVE PROGRAM
WHEREIN CREDIT CARD HOLDER EARNS REBATE IN FORM OF INSTALLMENT LOAN
ADVANCE PAYMENT THROUGH USE OF CREDIT CARD

PRELIMINARY CLASS: 705

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AB

DATA ENTRY BY: ZIMMERMAN, SHUANA TEAM: 01 DATE: 07/12/99

(See reverse for new important information)

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